

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Robert T Millsaps  
Nicole L Millsaps  
Debtor(s)

Case No. 15-20283

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/10/2015.
- 2) The plan was confirmed on 08/21/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/05/2018.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,300.00.
- 10) Amount of unsecured claims discharged without payment: \$50,401.82.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,875.00
Less amount refunded to debtor	\$75.00

**NET RECEIPTS: \$10,800.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$534.04
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,534.04**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	292.00	331.90	331.90	37.78	0.00
CAPITAL ONE BANK USA	Unsecured	NA	324.68	324.68	36.96	0.00
FEDERAL PACIFIC CREDIT	Unsecured	NA	3,160.21	3,160.21	359.71	0.00
FEDERAL PACIFIC CREDIT	Unsecured	NA	1,727.46	1,727.46	196.63	0.00
FOX COLLECTION CENTER	Unsecured	77.00	38.54	38.54	4.39	0.00
GINNYS	Unsecured	300.00	3,791.49	3,791.49	431.57	0.00
ORLANDO HEALTH INC	Unsecured	NA	3,146.71	3,146.71	358.18	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	845.00	845.38	845.38	96.23	0.00
QUANTUM3 GROUP	Unsecured	247.00	247.18	247.18	28.14	0.00
QUANTUM3 GROUP	Unsecured	NA	1,902.85	1,902.85	216.59	0.00
QUANTUM3 GROUP	Unsecured	NA	100.00	100.00	11.38	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	1,128.00	1,128.00	128.39	0.00
WILLIAMS & FUDGE INC	Unsecured	21,613.00	NA	NA	0.00	0.00
FIRST FEDERAL CREDIT	Unsecured	658.00	NA	NA	0.00	0.00
FROST ARNETT COMPANY	Unsecured	1,000.00	NA	NA	0.00	0.00
GOLD KEY CREDIT INC	Unsecured	900.00	NA	NA	0.00	0.00
HELVEY & ASSOCIATES INC	Unsecured	119.00	NA	NA	0.00	0.00
HSBC BANK NEVADA NA/PORTFOLIO	Unsecured	572.00	NA	NA	0.00	0.00
HSBC BANK NEVADA NA/PORTFOLIO	Unsecured	1,051.00	NA	NA	0.00	0.00
HSBC BANK NEVADA NA/MIDLAND	Unsecured	1,312.00	NA	NA	0.00	0.00
LAKE SHORE PATHOLOGISTS SC	Unsecured	44.00	NA	NA	0.00	0.00
MCYDSNB	Unsecured	1,298.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	884.00	NA	NA	0.00	0.00
MEDICAL CENTER RADIOLOGY GRC	Unsecured	176.00	NA	NA	0.00	0.00
ORLANDO HEART SPECIALISTS	Unsecured	111.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TEXAS GUARANTEED STUDENT LOAN	Unsecured	9,197.00	9,391.93	9,391.93	1,069.04	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	22,338.86	22,338.86	2,542.73	0.00
VISTA MEDICAL CENTER	Unsecured	2,814.00	2,813.39	2,813.39	320.23	0.00
WAUKEGAN CLINIC CORP	Unsecured	2,285.00	3,760.22	3,760.22	428.01	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$55,048.80</b>	<b>\$6,265.96</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,534.04</u>	
Disbursements to Creditors	<u>\$6,265.96</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$10,800.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/15/2018

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.